

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Steven J. Martino, Esq. - 027871987

Township of Belleville; Law Department
152 Washington Avenue
Belleville, NJ 07109
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In Re:
GEORGE J. DROSTE

Case No.: 17-32114
Chapter: 13
Judge: SLM

OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN

The Township of Belleville, a Municipal Corporation of the State of New Jersey ("Secured Creditor") by and through its undersigned counsel, objects to confirmation of Debtor's Chapter 13 Plan and states as follows:

1. Debtor, George J. Droste (Debtor) filed a Voluntary Petition under Chapter 13 of the US Bankruptcy Code on October 31, 2017. The Secured Creditor holds a security interest in Debtor's real property located at 19 Yale Terrace, Belleville, New Jersey 07109 by virtue of post-petition real estate taxes being due on the property.

2. The Debtor filed a modified Chapter 13 Plan on July 26, 2018. The Debtor is \$9,178.93 in arrearages on post-petition real estate taxes pursuant to the attached schedule. Therefore, the Plan is not in conformance with 11 U.S.C. § 1322 (b)(3) and 1325(a)(5) and cannot be confirmed.

3. Priority Creditor objects to any Plan which fails to account for the Debtor's pre-petition and post-petition arrears for real estate taxes totaling \$9,178.93.

4. Based on Debtor's Schedules, the Plan does not appear feasible due to the representation that sufficient disposable income is not available to support the proposed Plan payments. Thus, the Plan violates the provisions of 11 U.S.C. § 1325(a)(6) and cannot be confirmed.

WHEREFORE, Priority Creditor respectfully requests this Court sustain the objections stated herein and deny confirmation of Debtor's Plan, and for such other and further relief as the Court may deem just and proper.

Steven J. Martino, Township Attorney
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By: /s/ Steven J. Martino, Esq.
Steven J. Martino, Esq.
NJ Bar #027871987

Tax Account Maintenance

Block:

Lot:

Qualifier:

Owner:

Prop Loc:

Bankruptcy

Sp Charges

APR 2

Notes Exist

General		Assessed Value	Additional	Billing	Deductions	Balance	All Charges	Add/Omit	Notes
Year	Qtr	Type	Billed	Principal Balance	Interest	Total Balance			
2018	3		2,975.15	2,975.15	.00	2,975.15			
2018	2		2,916.47	2,916.47	131.24	3,047.71			
2018	1		2,916.48	2,916.48	179.36	3,095.84			
2018		Total	8,808.10	8,808.10	310.60	9,118.70			
2017	4		2,956.33	56.74	3.49	60.23			
2017	3		2,041.30	.00	.00	.00			

Other Delinquent Balances: Interest Date: 08/01/18

Other APR2 Threshold Amt: Per Diem: Last Payment Date:

TOTAL TAX BALANCE DUE

Principal: Penalty:

Misc. Charges: Interest: Total:

* Indicates Adjusted Billing in a Tax Quarter.